

## CLAIMS

What is claimed is:

1. A method for use in the acquisition of economic and personal benefits, said method employing computer means having data storage means and network communications means and comprising the steps of:
  - (a) receiving a request to produce a benefit-driven settlement solution for an identified user having ranked benefit preferences;
  - (b) conducting an electronic search to identify benefits pertinent to said request; and
  - (c) categorising benefits thus identified in accordance with said user's ranked benefit preferences.
2. The method of claim 1 comprising the further step of determining a settlement solution associated with at least one of said categorised benefits.
3. The method of claim 2 wherein Pareto optimal function solution means are employed in determining said settlement solution.
4. The method according to claim 2 comprising the further steps of evaluating said categorised benefits and determining at least one of said categorised benefits as providing said user with the benefit of highest value to said user.
5. The method according to claim 4 wherein said benefit of highest value to said user is obtained from the combination of a plurality of said categorised benefits.
6. The method of claim 4 wherein said step of evaluating said categorised benefits is undertaken by the user upon electronic disclosure of said categorised benefits to said user.
7. The method of claim 4 wherein said step of determining the benefit of highest value to said user is performed automatically without user intervention.
8. The method of claim 2 further comprising the steps of:

(a) identifying at least one provider of said settlement solution; and,

(b) initiating and consummating a transaction with the provider, or plurality of providers, of said settlement solution.

5 9. The method of claim 2 further comprising the step of establishing such electronic and logical linkages as may be required to enable said user to process said settlement solution and to acquire said benefits associated with said solution.

10 10. The method of claim 2 further comprising the additional steps of obtaining such accounts and of satisfying such conditions as may be required to process said settlement solution and to acquire for said user the said benefits associated with said solution.

11. The method of claim 2 wherein said step of determining a settlement solution comprises a selection by said user from among a plurality of proposed settlement solutions transmitted electronically to said user.

15 12. The method of claim 1 further comprising the additional steps of aggregating requests received from a plurality of identified users and of operating on such aggregated requests to effect an enhancement in the potential value of at least one of said identified benefits to at least one of said identified users.

13. The method of claim 2 further comprising the step of determining at least one benefit-driven settlement solution to a consumer payment transaction.

20 14. The method of claim 13 further comprising the step of electronically transmitting, to at least one payment service provider able to provide at least one of said identified benefits, such user information and such consumer transaction information as said payment service provider may require as conditions for authorising payment of said consumer transaction and issuing said benefit to said user.

25 15. The method of claim 13 further comprising the step of electronically transmitting, to at least one benefit provider able to provide at least one of said identified benefits, such user information and such consumer transaction information as said benefit provider may require as conditions for issuing said benefit to said user.

16. The method of claim 2 further comprising the step of determining at least one benefit-driven settlement solution to a query from a user concerning a proposed acquisition of consumer goods or services.

17. The method of claim 16 further comprising the step of electronically disclosing to said user said at least one settlement solution responsive to said query.

18. The method of claim 16 further comprising the step of transmitting electronically a consumer transaction query to at least one provider of consumer goods or services, whereby said provider is caused to commit electronically to the consummation of said transaction on terms providing for the issue of a specified identified benefit, or plurality of benefits, to said user.

19. The method of claim 16 further comprising the step of transmitting electronically a binding commitment from said user to consummate said proposed acquisition on specified benefit-driven terms.

20. The method of claim 2 further comprising the step of determining at least one benefit-driven settlement solution to a benefit exchange transaction between at least two identified users.

21. The method of claim 20 further comprising the step of electronically transmitting a benefit exchange solicitation from a first identified user to at least one other user.

22. The method of claim 21 further comprising the steps of:

(a) said first user receiving electronically an affirmative response to said solicitation from at least one other user;

(b) transmitting at least one proposed benefit exchange solution between said users; and,

(c) consummating a benefit exchange transaction between said first user and at least one other user.

23. The method of claim 22 wherein said transaction is consummated employing pre-programmed instructions enabling its consummation without the transaction-specific participation of at least one user party to said transaction.

24. The method of claim 22 wherein said transaction is consummated employing user intervention and instructions enabling its consummation with the transaction-specific participation of at least one user party to said transaction.

25. An apparatus for creating settlement solutions by establishing and executing functions that review and determine objects of value to consummate transactions, said apparatus comprising:

- (a) a processor;
- (b) an input device connected to said processor;
- (c) an output device connected to said processor;
- (d) a clock device connected to said processor;
- (e) a logic and control device connected to said processor;
- (f) a memory connected to said processor storing programs to control the operation of said processor;
- (g) a communications device connected to said processor;
- (h) a data storage device connected to said processor;
- (i) the processor operative with the program in memory to:
  - i. record data of users, benefits, settlement solutions, and transactions;
  - ii. receive requests to process transactions;
  - iii. enable information to be available to users;
  - iv. produce settlement solutions;
  - v. process settlement solutions with and without user intervention;
  - vi. transmit information to users electronically;
  - vii. consummate transactions; and,

viii. receive, record, and store user information and transaction activity.

26. An apparatus for creating settlement solutions by establishing and executing functions that review and determine objects of value to consummate transactions, said apparatus comprising:

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- (a) means for recording data of users, benefits, settlement solutions, and transactions;
  - (b) means for receiving requests to process transactions;
  - (c) means for enabling user access to information;
  - (d) means for producing settlement solutions;
  - (e) means for processing settlement solutions;
  - (f) means for transmitting information to users electronically;
  - (g) means for consummating transactions; and,
  - (h) means for receiving, recording, and storing user information and transaction activity.

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27. Computer software for executing functions that review and determine objects of value to consummate transactions, said software comprising processing instructions for directing a computer to perform the steps of:

- (a) recording data of users, benefits, settlement solutions, and transactions;
- (b) receiving requests to process transactions;
- (c) enabling user access to information;
- (d) enabling the production of settlement solutions;
- (e) processing settlement solutions;
- (f) transmitting information to users electronically;

(g) consummating transactions; and,

(h) receiving, recording, and storing user information and transaction activity.

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